[Translation]

Bank Loans to priority Sector

357. SHRI MAHESH KUMAR M. KANODIA : Will the Minister of FINANCE be pleased to state :

(a) whether the Reserve Bank of India has asked each of the banks to achieve the targets fixed for priority sector and to take effective measures to remove the discrepancies;

(b) if so, the details thereof and whether the Government have conducted any study in this regard;

(c) if so, the details thereof; and

(d) the details of the priority sectors identified by RBI?

THE MINISTER OF FINANCE AND MINISTER OF COMPANY AFFAIRS (SHRI P CHIDAMBARAM) : (a) to (c) Targets fixed for lending to the priority sector by commercial banks are given below :

(i) Public and private sector banks -

Total priority sector advances	40 per cent of net bank credit
Total agricultural advances	18 per cent of net bank credit
Advances to weaker sections	10 per cent of net bank credit

(ii) Foreign banks operating in India :-

Tatal priority sector advances	32 per cent of net bank credit
Advances to Small Scale Industries	10 per cent of net bank credit
Export credit	10 per cent of net bank credit

The performance of banks in lending to priority sector is reviewed periodically through returns received from them.

(d) The segments included in the priority sector are as given below :

(i) Agriculture

(ii) Small Scale Industries

(iii) Small Road and Water Transport Operators

(iv) Retail Trade

(v) Small Business

(vi) Professional and Self-Employed Persons

(vii) State Sponsored Organisations for Scheduled Castes/Scheduled Tribes.

(viii) Education

(ix) Housing

(x) Consumption Loans.

Export Credit forms part of the priority sector only for Foreign Banks operating in India.

[English]

Loan Application Under P.M.R.Y.

358. SHRI R.L.P. VERMA : Will the Minister of FINANCE be pleased to refer to the reply given on March 1, 1996 to the Unstarred question No. 589 regarding loan applications under P.M.R.Y. and state:

(a) whether the information has since been collected;

(b) if so, the details thereof; and

(c) if not, the reasons for delay and the time by which the information is likely to be collected?

THE MINISTER OF FINANCE AND MINISTER OF COMPANY AFFAIRS (SHRI P. CHIDAMBARAM) : (a) Yes, Sir

(b) Government of National Capital Territory (NCT) of Delhi has reported that private sector banks are not participating and have not been assigned any target under Prime Minister's Rozgar Yojana (PMRY)- In NCT of Delhi, no application has been forwarded to any private sector bank. Further, State Bank of India (SBI),the Convenor of State Level Bankers' Committee (SLBC) for the NCT of Delhi has reported that the Director of Industries, NCT of Delhi has advised that private sector banks have not been allotted any target under PMRY scheme in NCT of Delhi. Reserve Bank of India (RBI) has also confirmed that private sector banks had not received any application under PMRY in NCT of Delhi

RBI has reported that the private sector banks in NCT of Delhi are, however, giving loans for purchase of vehicles, commercial or private, and for purchase of modern gadgats and extending overdraft facilities to the small and medium traders, industrialists etc The details of these private sector banks which extended the said facilities, alongwith the facilities so extended during the last three years (as furnished by RBI), are enclosed as Statement.

(c) Does not arise

STATEMENT

Loans for purchase of vehicles, commercial or private, purchase of modern gadgets and overdraft facilities for small and medium traders, industrialists by the private sector banks in Delhi for the last three years

(Amount Rupees in Lakhs)

S.No.	Name of the Bank	Loans for purchase of				Overdraft facilities to small & medium traders, industrialists	
		Vehicles etc.		Modern gadgets			
		No.	Amount	No.	Amount	No.	Amount
1.	The Bank of Madura Ltd.	34	76.35	11	7.13	50	83.67
2.	Bank of Rajasthan Ltd.	17	25.06	-	-	-	-
3.	The Punjab Cooperative Bank Ltd.	-	31.22	-	-	-	783.31
4.	The Vyasya Bank Ltd.	-	0.40	-	-	-	125.15
5.	The Bareilly Cooperative Bank Ltd.	-	62.74	-	2.50	-	18.94
6.	Karur Vysya Bank Ltd.	28	97.83	6	5.53	11	635.24
7.	Bharat Overseas Bank Ltd.	32	4.76	-	-	-	13.45
8.	Jammu & Kashmir Bank Ltd.	74	139.47	39	3.29	825	1583.82
9.	Catholic Syrian Bank Ltd.	22	28.23	-	-	15	510.38
10.	Federal Bank Ltd.	43	33.06	3	9 50	295	1167.50
11.	The South Indian Bank Ltd.	173.	200.64	-	-	422	840.20
12	Tamil Nadu Mercantile Bank Ltd.	5	4 36	-	-	25	27.25
13.	The Nendugadi Bank Ltd	2	0.50	6	1.30	5	1.55
14.	The Sangli Bank Ltd	22	23 67	14	6.00	25	32.70
15.	UTI Bank Ltd	-	-	-	-	2	178.26
16.	Banaras State Bank Ltd	1	1 40	-	-	11	-
17.	Karnataka Bank Ltd.	32	45.49	6	1 43	17	20.40
18.	United Western Bank Ltd.	7	12 70	5	4 97	31	925.32
19.	Global Trust Bank Ltd	1	3.50	-	-	2	40.63
20	Lakshmi Vilas Bank Ltd	4	14.35	-	-	60	2430.29
21.	Bank of Punjab Ltd	9715	2636.17	-	-	64	142.53
22.	Nainital Bank Ltd	15	36 84	4	0 67	282	723 50
23.	ICICI Banking Corporation Ltd	-	-	-	-	5	2573.00

Note - No financing has been done by Centurian Bank Ltd , Indus Ind Bank, Times Bank and H D F C Bank Ltd since their New Delhi branches were inaugurated recently

Data Provisional

Source Reserve Bank of India, Regional Office, New Delhi

Repair of National Highway No. 17 in Kerala

359 SHRI MULLAPPALLY RAMACHANDRAN Will the Minister of SURFACE TRANSPORT be pleased to state

(a) whether the major repair work of Arapuzha bridge and other bridges on National Highway No 17 in Kerala have commenced; and

(b) if so, the expenditure likely to be incurred thereon, and the State Government's participation, if any in such projects?

THE MINISTER OF SURFACE TRANSPORT (SHRI T G VENKATRAMAN) : (a) and (b). Special repairs to Dharmodam Bridge on NH-17 has been sanctioned for Rs 4 83 Lakhs.

For the Arapuzha Bridge on Calicut Bypass on NH-17, a new bridge is required

The State Government of Kerala are to execute these works